Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Jet'Aime First name	First name
	your driver's license or passport).	Grace Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Reese Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>4799</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9 xx - xx

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Case Number (if known) _ Document Jet'Aime Grace Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1624 Turnbull Drive Number Street	Number Street
		Round Lake Beach IL 60073 City State ZIP Code LAKE	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Case Number (if known) Document Jet'Aime Grace Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Yo	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.			
	are choosing to file under	☐ Chapter 7						
		☐ Chapter 11						
		☐ Chap	ter 12					
		■ Chap	ter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to						
					ption, you must fill out the <i>Application to Have the</i> B) and file it with your petition.			
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	Yes.	District None	When	Case Number			
			District None	When	Case Number			
			District	When	Case Number MM / DD / YYYY			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes.		When	Relationship to you Case Number, if known MM / DD / YYYYY			
	annate:		Debtor		Relationship to you Case Number, if known MM / DD / YYYY			
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obta residence?	nined an eviction judgme	nt against you and do you want to stay in your			
			■ No. Go to line 12 ■ Yes. Fill out <i>Initia</i> this bankruptcy p	al Statement About an E	viction Judgment Against You (Form 101A) and file it with			

Case 15-43461 Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main Document Page 4 of 74 Debtor 1 Jet'Aime Grace Case Number (if known) _ First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor No. Go to Part 4. 12. Are you a sole proprietor of any full- or part-time Name and location of business ☐ Yes. business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

State

ZIP Code

Debtor 1

Jet'Aime Grace Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	o receive a	a briefing	about
credit counseling b	oecause o	f:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 74 Jet'Aime Grace Case Number (if known) _ Debtor 1 Last Name

	NATIonal Industrial of Articles	16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)			
6.	What kind of debts do you have?	as "incurred by an individual primarily for a personal, family, or household purpose."					
		No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debts strengther business debts are debts.				
		No. Go to line 16c.					
		Yes. Go to line 17.	us that are not consumer debte or husiness of	Nahia			
		Toc. State the type of debts you o	we that are not consumer debts or business or	Jedis.			
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.				
			er 7. Do you estimate that after any exempt p				
	Do you estimate that after any exempt property is		es are paid that funds will be available to distri	bute to unsecured creditors?			
	excluded and administrative expenses	∐No.					
	are paid that funds will be available for distribution	Yes.					
	to unsecured creditors?						
	How many creditors do	☐ 1-49 ■ 50.00	☐ 1,000-5,000	☐ 25,001-50,000 ☐ 50,001,400,000			
	you estimate that you owe?	■ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
		200-999					
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion			
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your liabilities to be?	☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion			
		\$500,001-\$300,000	\$100,000,001-\$100 million	☐ More than \$50 billion			
Par	7: Sign Below						
or y	⁄ou	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
			eter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap				
		, ,	did not pay or agree to pay someone who is a d read the notice required by 11 U.S.C. § 342	, ,			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.			
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.				
		/s/ Jet'Aime Grace Reeson Signature of Debtor 1		iture of Debtor 2			
		Executed on12/23/2015	Exect	uted on			

First Name

Middle Name

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Debtor 1	Jet'Aime	Grace	Reese	Case Number (if known)
	First Name	Middle Name	Last Name	•

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kristin K Beilke	Date	Date: 12/23/2015	
Signature of Attorney for Debtor		MM / DD / YYYY	
Kristin K Beilke			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Number Street			
Number Street			
Number Street Chicago	IL	60603	
	IL_ State	60603 ZIP Code	
Chicago	State		/.com
<u>Chicago</u> City	State	ZIP Code	/.com_
<u>Chicago</u> City	State	ZIP Code	/.com

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Fill in this in	formation to identi		
Debtor 1	Jet'Aime	Grace	Reese
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of	(State)
Case Number (If known)	ſ		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 12,114
1c. Copy line 63, Total of all property on Schedule A/B	\$ 12,114
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$1,000
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$29,439
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,959.78
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,738.00

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lebtor 1 Jet'Aime Grace Reese Case Number (if known)

First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,322.73 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 0.00

9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this filing	g:	0 of 74			
Debtor 1	Jet'Aime	Grace	Reese				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District					
Case Number			(State)			Check if this is	an
	orm 106A	/R				amended filing	
	e A/B: Pr						12/15
n each category ategory where esponsible for ages, write you	y, separately lisi you think it fits supplying corre ur name and cas Describe Each Re	t and describe items. List an best. Be as complete and ac ct information. If more space e number (if known). Answe sidence, Building, Land, or Ott	curate as possible. If two m e is needed, attach a separa r every question. ner Real Esate You Own or Ha		qually		
No. Yes.	Describe	egal or equitable interest in a					
	-	-		>			\$0.00
Part 2:	Describe Your Vel	hicles					
No. Yes. Watercraft Examples: No. Yes. Add the doll	Describe Describe motor aircraft, motor Boats, trailers, mot Describe	homes, ATVs and other recross, personal watercraft, fishing verticing you own for all of you. Write that number here	eational vehicles, other veh	accessories			\$ 0.00
		rsonal and Household Items					
	r have any legal	or equitable interest in any o	of the following items?		p	Current value of the cortion you own? On not deduct secured rexemptions	
	I goods and furr Major appliances, f Describe	furniture, linens, china, kitchenwar					
07. Electronic	s	Furniture, linens, small appliance	es, table & chairs, bedroom set		\$500	\$	500.00
		dios; audio, video, stereo, and digi including cell phones, cameras, n		s, scanners; music			
163.	Describe	Flat screen TV, computer, printe	r, music collection, cell phone		\$500	\$	500.00
	Antiques and figuri	nes; paintings, prints, or other arts collections; other collections, mem		objects;			
Yes.	Describe					\$	0.00

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ebtor 1	Jet'Aime Case 15	5-43461 Grace	Doc 1	Filed 12/29/15 Döcument	Entered 12/29/15 15:06:08 Page 11 of 74 humber (if known)	Desc Main
	First Name	Middle Name		Document	Page 11 01 74	

	Equipment for sports		
	Examples: Sports, photo and kayaks; carpentry to No.	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ols; musical instruments	
	Yes. Describe.		\$ <u>0.0</u> 0
10.	Firearms Examples: Pistols, rifles, No.	shotguns, ammunition, and related equipment	
	Yes. Describe.		\$ 0.00
11.	Clothes Examples: Everyday clot	hes, furs, leather coats, designer wear, shoes, accessories	
	Yes. Describe.	Everyday clothes \$100	\$100.00
12.	Jewelry Examples: Everyday jew gold, silver No.	elry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes. Describe.	Everyday jewelry, costume jewelry \$100	\$100.00
13.	Non-farm animals Examples: Dogs, cats, b	'ds, horses	
	Yes. Describe.		\$ <u>0.00</u> 0
14.	Any other personal ar	d household items you did not already list, including any health aids you did not list	
	Yes. Describe.		\$ 0.00
		f all of your entries from Part 3, including any entries for pages you have attached	\$1,200.00
		umber here	
	ait v.	r Financial Assets	0
Бо	you own or have any l	egal or equitable interest in any of the following?	Current value of the
16.			portion you own? Do not deduct secured claims or exemptions
	Cash Examples: Money you ha	eve in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	portion you own? Do not deduct secured claims
	Examples: Money you ha		portion you own? Do not deduct secured claims
	No. Yes. Describe. Deposits of money Examples: Checking, sa		portion you own? Do not deduct secured claims or exemptions
	No. Yes. Describe. Deposits of money Examples: Checking, sa and other similar instituti	rings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ons. If you have multiple accounts with the same institution, list each.	portion you own? Do not deduct secured claims or exemptions
	No. No. Yes. Describe. Deposits of money Examples: Checking, sa and other similar institution. No.	rings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ons. If you have multiple accounts with the same institution, list each. Account Type: Institution name:	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 7.00 \$ 783.00
17.	Examples: Money you have No. Yes. Describe. Deposits of money Examples: Checking, sa and other similar instituti No. Yes. Describe. Bonds, mutual funds,	rings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ons. If you have multiple accounts with the same institution, list each. Account Type: Savings Account PNC	portion you own? Do not deduct secured claims or exemptions \$
17.	Examples: Money you have No. Yes. Describe. Deposits of money Examples: Checking, sa and other similar instituti No. Yes. Describe. Bonds, mutual funds, Examples: Bond funds, in the similar institution in	rings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ons. If you have multiple accounts with the same institution, list each. Account Type: Institution name: Savings Account PNC Checking Account PNC or publicly traded stocks evestment accounts with brokerage firms, money market accounts	portion you own? Do not deduct secured claims or exemptions \$
17.	Examples: Money you have No. No. Yes. Describe. Deposits of money Examples: Checking, sa and other similar instituti No. Yes. Describe. Bonds, mutual funds, in No. Yes. Describe. No. Yes. Describe.	rings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ons. If you have multiple accounts with the same institution, list each. Account Type: Institution name: Savings Account PNC Checking Account PNC or publicly traded stocks evestment accounts with brokerage firms, money market accounts	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 783.00
17.	Examples: Money you have No. No. Yes. Describe. Deposits of money Examples: Checking, sa and other similar instituti No. Yes. Describe. Bonds, mutual funds, image No. Yes. Describe. No. Yes. Describe. Non-publicly traded simples: No.	rings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ons. If you have multiple accounts with the same institution, list each. Account Type: Institution name: Savings Account PNC Checking Account PNC Checking Account PNC or publicly traded stocks evestment accounts with brokerage firms, money market accounts Institution or issuer name:	portion you own? Do not deduct secured claims or exemptions \$

Case 15-43461

Doc 1

Desc Main

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Document Page 12 of Aumber (if known) Debtor 1 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 401(k) or similar plan State Employee's Retirement System 10,124.00 10,124.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... Yes. 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.

Schedule A/B: Property

Describe.....

Yes.

0.00

De

btor 1	Jet'Aime Case 15-43462	1 Doc 1	Filed 12/29/15	Entered 12/29/15 15:06:08	Desc Main
ebtor 1	First Name Middle A		Döcument	Page 13 of 74 Plumber (if known)	

31.	Examples: F	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	Yes.	Describe	Company Name & Beneficiary: Term Life with Transamerica Life Ins. Co. \$0	
32.	If you are the		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$ <u>0.0</u> 0
	Yes.	Describe		\$0.00
33.	_	Accidents, employi	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$0.00
34.	Other conti	ngent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe	Debtor has a pending personal injury lawsuit against the driver of an autombile accident. Debtor is \$0 represented by the Aiossa Law Firm.	\$ 0.00
35.	Any financi No.	al assets you d	id not already list	· · · · · · · · · · · · · · · · · · ·
	Yes.	Describe		\$ <u>0.0</u> 0
			of your entries from Part 4, including any entries for pages you have attached	\$10,914.00
	for Part 4. W	rite that numbe	er here>	Ψ10,014.00
	are e.		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you owr	n or have any le	gal or equitable interest in any business-related property?	
37.	No.	or have any le	gal or equitable interest in any business-related property?	
37.		n or have any le	gal or equitable interest in any business-related property?	Current value of the portion you own? Do not deduct secured claims or exemptions
	No. Yes.		gal or equitable interest in any business-related property? mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes.			portion you own? Do not deduct secured claims
38.	No. Yes. Accounts re No. Yes.	eceivable or co Describe Dement, furnishi		portion you own? Do not deduct secured claims or exemptions
38.	No. Yes. Accounts re No. Yes. Office equiperation of the counts of the	Describe Describe or co Describe Describe or co	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions
38.	No. Yes. Accounts re No. Yes. Office equiperation of the counts of the	Describe Describe or co Describe Describe or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	Accounts re No. Yes. Office equiperamples: Examples: Ex	Describe Describe or co Describe Describe or co	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	Accounts re No. Yes. Office equip Examples: E No. Yes. Machinery, No.	Describe Describe Describe Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
38. 39.	No. Yes. Accounts re No. Yes. Office equipexamples: Employ: Examples: Employ: No. Yes. Machinery, No. Yes.	Describe Describe Describe Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
38. 39. 40.	No. Yes. Accounts re No. Yes. Office equiperamples: Employers No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe Describe fixtures, equipal Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts re No. Yes. Office equiperamples: Employers No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe Describe fixtures, equipal Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts re No. Yes. Office equiperation of the second of the	Describe Describe Describe fixtures, equiparticles Describe Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$

Debtor 1 Jet'Aime Case 15-43461 Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main Page 14 of Page 14 of

44. Any business-related property you did not already list	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$ 0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested No.	·
Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$ <u>0.0</u> 0
No.	
Yes. Describe	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$ <u> </u>
51. Any farm- and commercial fishing-related property you did not already list No.	_
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership	
No. Yes. Describe]
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$ <u>0.00</u>

Debtor 1

Jet'Aime Case 15-43461

Doc 1

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Rant 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,200.00	
58. Part 4: Total financial assets, line 36	\$ 10,914.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 12,114.00	\$ 12,114.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$12,114.00

Page 6 of 6 Official Form 106A/B Record # 699005 Schedule A/B: Property

Fill in this information to identify your case:							
Debtor 1	Jet'Aime	Grace	Reese				
	First Name	Middle Name	Last Name				
Debtor 2	·						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for th	e: <u>NORTHERN</u> District of _	ILLINOIS(State)				
Case Number							
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 11- Identify the Property You Claim as Exempt							
1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.				
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)						
You are clain	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.				
· ·	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_500	\$	735 ILCS 5/12-1001(b) - \$500.00			
Line from			100% of fair market value, up to				
Schedule A/B:	<u>06</u>		any applicable statutory limit				
Brief	Flat screen TV, computer, printer,	500	П.	735 ILCS 5/12-1001(b) - \$500.00			
description:	music collection, cell phone	\$_500	 \$				
Line from	07		100% of fair market value, up to				
Schedule A/B:			any applicable statutory limit				
Brief description:	Everyday clothes	\$ 100	Π\$	735 ILCS 5/12-1001(a),(e) - \$0.00			
·							
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit				
3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)							
No.							
Yes. Did you	acquire the property covered by the	e exemption within 1,215 c	days before you filed this case?				
□No							
Ц	600005			D			
Official Form 106C	Record # 699005	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2			

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Middle Name

Debtor 1

Jet'Aime Grace Document Last Name

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Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$100.00 Everyday jewelry, costume jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$7.00 Savings Account, PNC, 7.00 Brief _{\$_} 7 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, PNC, 783.00 735 ILCS 5/12-1001(b) - \$783.00 \$_783 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, State 735 ILCS 5/12-1006 - \$0.00 Employee's Retirement System, \$ 10,124 description: 10,124.00 100% of fair market value, up to Line from 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(h)(4) - \$15,000.00 Brief Debtor has a pending personal \$ 17,110 injury lawsuit against the driver of \$ 0 description: 735 ILCS 5/12-1001(b) - \$2,110.00 an autombile accident. Debtor is represented by the Aiossa Law 100% of fair market value, up to Line from 34 Schedule A/B: any applicable statutory limit 699005 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this	information to identify	y your case:		/20/15 Ento	8 of 74			
Debtor 1	Jet'Aime	Grace	Re	eese				
	First Name	Middle Name	Last N	Name				
Debtor 2								
(Spouse, if filing)) First Name	Middle Name	Last N	Name				
United State	es Bankruptcy Court for th	ne : <u>NORTHERN</u>						
Case Numb	er		(Stat	te)			Check if thi	s is an
(If known)							amended fi	ling
Official F	Form 106D							
البالممطعة	- D. Craditara	. Who Hove	Claims Secu	red by Drener	4			
			, , , , , , , , , , , , , , , , , , ,	schedules. You have no	othing else to repo	ort on this form.		
Yes. I	Fill in all of the informat			schedules. You have n	thing else to repo			_
Part 1:	List All Secured Claim	ns				Column A	Column A	Column
Part 1: 2. List all s	List All Secured Claim secured claims. If a cre claim. If more than on	editor has more tha	n one secured claim, li rticular claim, list the o Il order according to the	st the creditor separate ther creditors in Part 2	ely		Column A Value of collateral that supports this claim	Column Unsecu portion If any
Part 1: 2. List all s for each As much	List All Secured Claim secured claims. If a cre claim. If more than on	editor has more tha	n one secured claim, li rticular claim, list the o Il order according to the	st the creditor separate ther creditors in Part 2	ely	Column A Amount of claim Do not deduct the	Value of collateral that supports this	Unsecu portion
Part 1: 2. List all s for each As much 2.1 Citize Creditor	List All Secured Claim Recured claims. If a creclaim. If more than on a spossible, list the claims Finance of Illinois 's Name	editor has more tha	n one secured claim, li rticular claim, list the o Il order according to the	st the creditor separate ther creditors in Part 2 e creditors name.	ely	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
Port 1: 2. List all s for each As much 2.1 Citize Creditor 60 Te	List All Secured Claim eccured claims. If a cre claim. If more than on a spossible, list the cla ns Finance of Illinois 's Name rra Cotta Ave	editor has more tha	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper	st the creditor separate ther creditors in Part 2 e creditors name.	ely	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
Part 1: 2. List all s for each As much 2.1 Citize Creditor	List All Secured Claim eccured claims. If a cre claim. If more than on a spossible, list the cla ns Finance of Illinois 's Name rra Cotta Ave	editor has more tha	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's	st the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clai	ely m:	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
Port 1: 2. List all s for each As much 2.1 Citize Creditor 60 Te	List All Secured Claim eccured claims. If a cre claim. If more than on a spossible, list the cla ns Finance of Illinois 's Name rra Cotta Ave	editor has more tha	n one secured claim, li rticular claim, list the o il order according to the Describe the proper 2 TV's	st the creditor separate ther creditors in Part 2 e creditors name.	ely m:	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2. List all s for each As much 2.1 Citize Creditor 60 Te Number Crysta	List All Secured Claims recured claims. If a creciaim. If more than on a spossible, list the claims Finance of Illinois 's Name rra Cotta Ave r Street	editor has more than e creditor has a palaims in alphabetica	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's	st the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clai	ely m:	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2. List all s for each As much 2.1 Citize Creditor 60 Te Number	List All Secured Claims recured claims. If a creciaim. If more than on a spossible, list the claims Finance of Illinois 's Name rra Cotta Ave r Street	editor has more tha ne creditor has a pa aims in alphabetica	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's As of the date you f	st the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clai	ely m:	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2. List all s for each As much 2.1 Citize Creditor 60 Te Number Crysta City	List All Secured Claims recured claims. If a creciaim. If more than on a spossible, list the claims Finance of Illinois 's Name rra Cotta Ave r Street	editor has more than the creditor has a palaims in alphabetical the control of th	n one secured claim, li rticular claim, list the o il order according to the Describe the proper 2 TV's As of the date you f Contingent Unliquidated	ist the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clai	ely m:	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2. List all s for each As much 2.1 Citize Creditor 60 Te Number Crysta City	List All Secured Claim secured claims. If a creciaim. If more than on a spossible, list the claims Finance of Illinois 's Name rra Cotta Ave r Street	editor has more than the creditor has a palaims in alphabetical the control of th	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's As of the date you f Contingent Unliquidated Disputed Nature of Lien. Che	ist the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clai	m: all that apply.	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2.1 Citize Creditor 60 Te Number Crysta City Who ow	List All Secured Claims Recured claims. If a creclaim. If more than on a spossible, list the claims Finance of Illinois 's Name Tra Cotta Ave Street al Lake es the debt? Check one. or 1 only or 2 only	editor has more than the creditor has a palaims in alphabetical the control of th	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's As of the date you f Contingent Unliquidated Disputed Nature of Lien. Che An agreement you car loan)	st the creditor separate ther creditors in Part 2 e creditors name. In the claim is: Check like, the claim is: Check like all that apply.	m: all that apply.	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2.1 Citize Creditor 60 Te Number Crysta City Who ow Debto	List All Secured Claims Recured claims. If a creclaim. If more than on a spossible, list the claims Finance of Illinois 's Name rra Cotta Ave r Street al Lake es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only	editor has more than the creditor has a palaims in alphabetical laims. It is a second of the control of the con	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's As of the date you f Contingent Unliquidated Disputed Nature of Lien. Che An agreement you car loan) Statutory lien (suc	st the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clain file, the claim is: Check ack all that apply. I made (such as mortgage) th as tax lien, mechanic's	m: all that apply.	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2.1 Citize Creditor 60 Te Number Crysta City Who ow Debto	List All Secured Claims Recured claims. If a creclaim. If more than on a spossible, list the claims Finance of Illinois 's Name Tra Cotta Ave Street al Lake es the debt? Check one. or 1 only or 2 only	editor has more than the creditor has a palaims in alphabetical laims. It is a second of the control of the con	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's As of the date you f Contingent Unliquidated Disputed Nature of Lien. Che An agreement you car loan) Statutory lien (suc	st the creditor separate ther creditors in Part 2 e creditors name. The that secures the claim is: Check with the claim is: Check all that apply. If made (such as mortgage the as tax lien, mechanic's lim a lawsuit	m: all that apply. or secured	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any
2.1 Citize Creditor 60 Te Number Crysta City Who ow Debto Debto At lea	List All Secured Claims Recured claims. If a creclaim. If more than on a spossible, list the claims Finance of Illinois 's Name rra Cotta Ave r Street al Lake es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only	editor has more than the creditor has a palaims in alphabetical laims. It is a second of the control of the con	n one secured claim, li rticular claim, list the o Il order according to the Describe the proper 2 TV's As of the date you f Contingent Unliquidated Disputed Nature of Lien. Che An agreement you car loan) Statutory lien (suc	st the creditor separate ther creditors in Part 2 e creditors name. rty that secures the clain file, the claim is: Check ack all that apply. I made (such as mortgage) th as tax lien, mechanic's	m: all that apply. or secured	Column A Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecu portion If any

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Fill	in this in	nformation to identif	y your case:		9 of 74			
De	btor 1	Jet'Aime	Grace	Reese				
		First Name	Middle Name	Last Name				
De	btor 2							
(Spo	ouse, if filing)	First Name	Middle Name	Last Name				
Un	ited States	Bankruptcy Court for the	ne : <u>NORTHERN</u> [
Ca	se Numbe	er		(State)			Check i	if this is an
(If	known)						amende	ed filing
Offi	cial F	orm 106E/F	-					
ich	edule	F/F: Credito	re Who Hav	e Unsecured Claims				12/15
ist th I/B: P redito eede op of	e other p property (ors with p d, copy t any addi	party to any executo (Official Form 106A/I partially secured cla	ry contracts or unes B) and on Schedule ims that are listed ii II it out, number the your name and case RITY Unsecured Clain	cpired leases that could result in a G: Executory Contracts and Unex In Schedule D: Creditors Who Have entries in the boxes on the left. At number (if known).	and Part 2 for creditors with NONPRIOR claim. Also list executory contracts on Sepired Leases (Official Form 106G). Do not a Claims Secured by Property. If more specified the Continuation Page to this page.	S <i>chedule</i> ot include : pace is		
	No. G	o to Part 2.						
	Yes.							
ea no ur	ach claim onpriority nsecured	listed, identify what amounts. As much a claims, fill out the Co	type of claim it is. If a as possible, list the c ontinuation Page of F	a claim has both priority and nonprio laims in alphabetical order according	coured claim, list the creditor separately for prity amounts, list that claim here and show g to the creditor's name. If you have more ds a particular claim, list the other creditors ction booklet.)	v both prior than two p	rity and	
					Total c	laim	Priority amount	Nonpriority amount
Par	rt 2:	List All of Your NONF	RIORITY Unsecured	Claims				
3. D o	o anv cre	editors have nonprio	rity unsecured clair	ns against you?				
Г	_	•	-	omit this form to the court with your	other schedules			
	Yes.	od nave nothing to re	port in tino part. Out	on the trib to the total war your	outer concounce.			
no in	st all of yon onpriority cluded in	unsecured claim, list	t the creditor separat one creditor holds a	ely for each claim. For each claim li	r who holds each claim. If a creditor has risted, identify what type of claim it is. Do no ors in Part 3.If you have more than three n	ot list claim	s already	Total claim
4.1	Advoca	ate Condell Medical (Ctr	Last 4 digits of account number _	8974			\$ <u>994.71</u>
	Creditor's			When was the debt incurred?	8/2015			
	Number	Street						
				As of the date you file, the claim is	s: Check all that apply.			
	Carol S	Stream	IL 60197	Contingent				
	City	- the debû Oheel	State Zip Code	Unliquidated Disputed				
ì	Debtor	s the debt? Check one	•					
	Debtor	•		Type of PRIORITY unsecured clair	m:			
i	=	1 and Debtor 2 only		Student loans				
i	=	t one of the debtors and	I another	Obligations arising out of a separa	ation agreement or divorce			
j	=	if this claim relates t		that you did not report as priority o	claims			
		unity debt		Debts to pension or profit-sharing	plans, and other similar debts			
İ	No	im subject to offest?		Other. Specify Medical/Denta	al Services			
i	Yes			Other. SpecifyWoodod/Defice				

Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main Case 15-43461 Page 20 of 74 **Document** Jet'Aime Grace Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Advocate Condell Medical Ctr	Last 4 digits of account number 8974	\$ <u>2,368.00</u>
	Creditor's Name		
	PO Box 6572	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		100.00
4.3	Certified Services INC	Last 4 digits of account number 5849	\$ <u>192.00</u>
	Creditor's Name	When was the debt incurred? 2014-2014	
	1733 Washington St Ste 2	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Waukegan IL 60085	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Madical Daki	
	_	Other. Specify Medical Debt	
-	LIYes Check N Go	Last 4 digits of account number 8224	\$ 1,000.00
4.4	Creditor's Name	Last 4 digits of account number	Ψ <u>.,,σσσ.σσ</u>
	524 Rollins Rd	When was the debt incurred?	
	Number Street		
	Tuniso.		
		As of the date you file, the claim is: Check all that apply.	
	Round Lake Beach IL 60073	Contingent	
	City State Zip Code	Unliquidated	
-	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Departs to periodon of profit-origining plants, and order original departs	
	No	Other. Specify PayDay Loan	
	Yes	Onior. Openity	
	_		

Debtor 1 Jet'Aime Grace Decument Page 21 of 74 Case Number (if known)

After	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.5	Direct Auto Insurance	Last 4 digits of account number	\$ <u>0.00</u>	
	Creditor's Name			
	208 S. LaSalle St., Ste. 814	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Chicago IL 60604	☐ Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?			
	No	Other. Specify Auto Accident		
	Yes CM Financial	0004	. 5 400 00	
4.6	GM Financial	Last 4 digits of account number 9004	\$ <u>5,186.00</u>	
	Creditor's Name	When was the debt incurred?		
	P.O. Box 181145	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Arlington TX 76096	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	= '	Student loans		
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No	Other, Specify Deficiency, Repo'd/Surr'd Auto		
	Yes	Other. Specify Deficiency, Repo'd/Surr'd Auto		
4.7	Illinois Lending Corp	Last 4 digits of account number 0187	\$ 1,000.00	
4.7	Creditor's Name		•	
	813 E Rollins Rd	When was the debt incurred?		
	Number Street			
		As of the data you file the claim is: Check all that are he		
		As of the date you file, the claim is: Check all that apply.		
	Round Lake Beach IL 60073	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	_		
	No	Other. Specify PayDay Loan		
	Yes			

Debtor 1 Jet'Aime Grace Description Page 22 of 74 Case Number (if known)

Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
After	listing any entries on this page, number them I	peginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.8	Keith Brauer	Last 4 digits of account number	\$ <u>0.00</u>		
	Creditor's Name				
	25275 Stoughton	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Ingleside IL 60041	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	言	Turns of PRIORITY was sound alsim.			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	☐ Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No	Other. Specify Auto Accident			
	Yes	Other. Specify Auto Accident			
4.9	Lake County Acute Care LLP	Last 4 digits of account number	\$ _1,023.06		
	Creditor's Name	· ———			
	6 E Phillip Rd	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Vernon Hills IL 60061	Unliquidated			
	City State Zip Code	☐ Disputed			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	_			
	No	Other. SpecifyMedical/Dental Services			
	Yes Merchants Credit Guide	Last 4 digits of account number 2223	\$ 76.00		
4.10		Last 4 digits of account number 2223	\$ <u>70.00</u>		
	Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015			
	Number Street				
	- Caroot				
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60606	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other Specific Medical Debt			

Debtor 1 Jet'Aime Grace Document Page 23 of 74 Case Number (if known)

Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim					
4.11	NorthShore Univ Health System	Last 4 digits of account number	1603	<u>\$ 2.99</u>		
	Creditor's Name		2/4/2014			
	23056 Network Place	When was the debt incurred?	2/4/2014			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Chicago IL 60673	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans	•			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
	community debt	Debts to pension or profit-sharing pl				
	Is the claim subject to offest?					
	No	Other. Specify Medical Debt				
	Yes	•				
4.12	NorthShore Univ Health System	Last 4 digits of account number		<u>\$ 13.09</u>		
	Creditor's Name					
	23056 Network Place	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
	01:	Contingent				
	Chicago IL 60673	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans	•			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
	community debt	Debts to pension or profit-sharing pl				
	Is the claim subject to offest?					
	No	Other. Specify Medical Debt				
	Yes					
4.13	NorthShore Univ Health System	Last 4 digits of account number	5528	\$ <u>19.37</u>		
	Creditor's Name	When was the debt incurred?	1/29/2014			
	23056 Network Place	when was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
	Chicago IL 60673	Contingent				
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:	:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	-			
	community debt	Debts to pension or profit-sharing pl				
	Is the claim subject to offest?					
	No	Other. Specify Medical Debt				
	Yes	_				

Debtor 1 Jet'Aime Grace Recument Page 24 of 74 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** NorthShore Univ Health System \$ 44.53 Last 4 digits of account number Creditor's Name 2/10/2014 23056 Network Place When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60673 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes NorthShore Univ Health System 1515 \$ 74.58 Last 4 digits of account number 4.15 1/15/2014 23056 Network Place When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60673 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes NorthShore Univ Health System 9963 \$ 115.44 Last 4 digits of account number 4.16 Creditor's Name 1/13/2014 23056 Network Place When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60673 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify _

Debtor 1 Jet'Aime Grace Description Page 25 of 74 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	NorthShore Univ Health System	Last 4 digits of account number 9128	\$ _183.48
	Creditor's Name	When was the debt incurred? 1/14/2014	
	23056 Network Place Number Street	When was the debt incurred? 1/14/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Offier. Specify	
4.18	NorthShore Univ Health System	Last 4 digits of account number 1919	<u>\$ 198.30</u>
	Creditor's Name		
	23056 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify Medical Debt	
	Yes	Other. Specify Medical Debt	
4.19	NorthShore Univ Health System	Last 4 digits of account number 7336	\$ 375.75
	Creditor's Name		
	23056 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chinana II COCZO	Contingent	
	Chicago IL 60673	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Modical Daht	
	Yes	Other. Specify Medical Debt	
	·		

Pocument Page 26 of 74 Case Number (if known) Jet'Aime Grace Debtor 1

After listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
NorthShore Univ Health System		9463	\$ 375.75
Creditor's Name	Last 4 digits of account number		\$ <u>010.10</u>
23056 Network Place	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is:	Check all that apply.	
	Contingent		
Chicago IL 60673	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Check if this claim relates to a	that you did not report as priority clai		
community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is the claim subject to offest?	_		
No	Other. Specify Medical Debt		
Yes A 21 NorthShore Univ Health System		8875	\$ 375.75
Creditor's Name	Last 4 digits of account number		\$ <u>373.73</u>
23056 Network Place	When was the debt incurred?	1/13/2014	
Number Street			
	As of the data you file the claim is:	Check all that apply	
	As of the date you file, the claim is: Contingent	Спеск ан так арргу.	
Chicago IL 60673	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Bisputeu		
Debtor 1 only	- (
Debtor 2 only	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation	on agraement or diverse	
At least one of the debtors and another	that you did not report as priority clai		
Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
Is the claim subject to offest?	Bosto to pondion of profit officing pix	310, 414 5410 5111114 4555	
No	Other. Specify Medical Debt		
Yes			
4.22 NorthShore Univ Health System	Last 4 digits of account number	5528	\$ <u>375.75</u>
Creditor's Name 23056 Network Place	When was the debt incurred?	1/29/2014	
Number Street	When was the debt incurred:		
Number Sheet			
	As of the date you file, the claim is:	Check all that apply.	
Chicago IL 60673	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim:	:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation		
Check if this claim relates to a	that you did not report as priority clai		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
No	Other. Specify Medical Debt		
Yes	Other. Specify		

Debtor 1 Jet'Aime Grace Decument Page 27 of 74 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.23		Last 4 digits of account number	2853	\$ <u>375.75</u>
	23056 Network Place Number Street	When was the debt incurred?	1/9/2014	
	- Sacci	As of the date you file, the claim is:	Check all that apply.	
	Chicago IL 60673	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:	:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing plants	ans, and other similar debts	
	Is the claim subject to offest?	_		
	■ No	Other. Specify Medical Debt		
4 24	NorthShore Univ Health System	Last 4 digits of account number	9874	\$ 375.75
4.24	Creditor's Name	Last 4 digits of account number		<u> </u>
	23056 Network Place	When was the debt incurred?	2/10/2014	
	Number Street			
		As of the date you file, the claim is:	Cheek all that apply	
			Спеск ан тнагарру.	
	Chicago IL 60673	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:	:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing plants	ans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
_	NorthShore Univ Health System		6155	\$ 375.75
4.25	Creditor's Name	Last 4 digits of account number		\$ <u>373.73</u>
	23056 Network Place	When was the debt incurred?	2/20/2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Should all the same and the sam	
	Chicago IL 60673	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:	:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing plants	ans, and other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Medical Debt		
	L Yes			

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Case Number (if known) Jet'Aime Grace Debtor 1

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.26	NorthShore Univ Health System	Last 4 digits of account number	1603	\$ <u>375.75</u>
	Creditor's Name 23056 Network Place	When was the debt incurred?	2/4/2014	
	Number Street	As of the date you file, the claim is:	: Check all that annly	
			. Official and approx.	
	Chicago IL 60673	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one. Debtor 1 only	Disputed		
		Town of BRIGRITY		
	Debtor 2 only	Type of PRIORITY unsecured claim	1:	
	Debtor 1 and Debtor 2 only	Student loans	to a constant to the constant	
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Madical Dahi		
		Other. Specify Medical Debt		
4 27	NorthShore Univ Health System	Last 4 digits of account number	2244	\$ 375.75
4.27	Creditor's Name	East 4 digits of account number		·
	23056 Network Place	When was the debt incurred?	3/19/2014	
	Number Street			
		As of the data you file the claim is	Chack all that apply	
		As of the date you file, the claim is:	: Спеск ан тлат аррну.	
	Chicago IL 60673	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim	1:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.28	NorthShore Univ Health System Creditor's Name	Last 4 digits of account number	8618	\$ <u>375.75</u>
	23056 Network Place	When was the debt incurred?	3/25/2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Chicago IL 60673	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim	1:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

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After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	NorthShore Univ Health System	Last 4 digits of account number 5573	\$ <u>375.75</u>
	Creditor's Name	When was the debt incurred? 3/26/2014	
	23056 Network Place	When was the debt incurred? 3/20/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Medical Debt	
	Yes	Other. Specify Medical Debt	
4.30	NorthShore Univ Health System	Last 4 digits of account number	\$ 3,251.45
	Creditor's Name		
	23056 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	- W.E. 15.17	
	■ No ☐ Yes	Other. Specify Medical Debt	
4.31	Northabara University Health	Last 4 digits of account number 8875	\$ 33.65
1.01	Creditor's Name		
	23056 Network Place	When was the debt incurred? 1/13/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oktober 27 - COST	Contingent	
	Chicago IL 60673	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Medical/Dental Services	
	Yes		

Page 30 of 74 Case Number (if known) **Decument** Jet'Aime Grace Debtor 1

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
After listing any entries on this	page, number them beginni	ng with 4.4, followed by 4.5, and so forth.	Total Claim	
4.32 Northshore University H	lealth La	st 4 digits of account number <u>5139</u>	\$ 111.52	
Creditor's Name				
23056 Network Place	Wh	nen was the debt incurred?		
Number Street				
	As	of the date you file, the claim is: Check all that apply.		
		Contingent		
Chicago	IL 60673	Unliquidated		
City Who owes the debt? Check	State Zip Code	Disputed		
Debtor 1 only	. one.			
Debtor 2 only	Tve	pe of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 on		Student loans		
At least one of the debtor	. –	Obligations arising out of a separation agreement or divorce		
		that you did not report as priority claims		
Check if this claim rela	les to a	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offe	st?			
No		Other. Specify Medical/Dental Services		
Yes		· · · · · · · · · · · · · · · · · · ·		
4.33 Northshore University H	lealth La	st 4 digits of account number	<u>\$ 198.30</u>	
Creditor's Name	14/1			
23056 Network Place	WI	nen was the debt incurred?		
Number Street				
	As	of the date you file, the claim is: Check all that apply.		
Chicago	IL 60673	Contingent		
City	State Zip Code	Unliquidated		
Who owes the debt? Check		Disputed		
Debtor 1 only				
Debtor 2 only	Ту	pe of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 on	y \square	Student loans		
At least one of the debtor	s and another	Obligations arising out of a separation agreement or divorce		
Check if this claim rela	tes to a	that you did not report as priority claims		
community debt		Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offe	st?			
No		Other. Specify Medical/Dental Services		
Yes A 34 Northshore University F	lealth La	st 4 digits of account number 5139	\$ 291.15	
Creditor's Name	La	st 4 digits of account number 5139	<u> </u>	
23056 Network Place	Wh	nen was the debt incurred?		
Number Street				
	Δς	of the date you file, the claim is: Check all that apply.		
		Contingent		
Chicago	IL 60673	Unliquidated		
City	State Zip Code	Disputed		
Who owes the debt? Check	one.	- Биориков		
Debtor 1 only	_	(22)		
Debtor 2 only		pe of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 on	_	Student loans		
At least one of the debtor	_	Obligations arising out of a separation agreement or divorce		
Check if this claim rela		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offe	_	Debits to pension of profit-straining plants, and other similal debits		
No		Other. Specify Medical/Dental Services		
Yes		Onion Opoony real real real real real real real real		

Document Page Page 31 of 74
Case Number (if known) Jet'Aime Grace Debtor 1

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	Northshore University Health	Last 4 digits of account number5139	\$ <u>310.78</u>
	Creditor's Name		
	23056 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	☐ Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Madical/Daniel Continue	
	■ No	Other. Specify Medical/Dental Services	
4.36	Northwestern Lake Forest Hosp	Last 4 digits of account number5424	\$ 867.30
4.30	Creditor's Name	Last 4 digits of account number	<u> </u>
	660 N Westmoreland Road	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that conty	
		As of the date you file, the claim is: Check all that apply.	
	Lake Forest IL 60045	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
_	Yes Madiaia	4050	+ 007 00
4.37	Northwestern Medicine	Last 4 digits of account number 4853	\$ <u>867.30</u>
	Creditor's Name 28155 Network PI.	When was the debt incurred? 9/7/2015	
		When was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60673	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Service	
	Yes	• , ,	

Debtor 1 Jet'Aime Grace Document Page 32 of 74 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	1		
4.38	Paul B Novak Law Office	Last 4 digits of account number	\$ <u>391.50</u>
	Creditor's Name 132 N. West St.	When was the debt incurred?	
	Number Street	THE HAS THE GEST HEATHER.	
	Hamber Street		
		As of the date you file, the claim is: Check all that apply.	
	Waukegan IL 60085	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u>_</u>	
	No No	Other. Specify	
4 20	Professional Account Service	Last 4 digits of account number	\$ 52.84
4.39	Creditor's Name	Last 4 digits of account number	<u> </u>
	1900 West Severs Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	LaPorte IN 46352	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify	
4.40	Professional Account Services	Last 4 digits of account number	\$ 52.84
	Creditor's Name		
	PO Box 188	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Brentwood TN 37024	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Medical Debt	
	Yes	-	

Page 33 of 74 Case Number (if known) **Decument** Jet'Aime Grace Debtor 1

Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.41	Raymond Ellis Elementary	Last 4 digits of account number M001	\$ <u>240.00</u>		
	Creditor's Name				
	720 Central Park Dr.	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Round Lake IL 60073	Contingent			
	Round Lake IL 60073 City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	■ No	Other. Specify			
4 40	Yes Speedy Loan	Last 4 digits of account number	\$ _1,500.00		
4.42	Creditor's Name	Last 4 digits of account number	Ψ,		
	2850 A Belvidere Rd	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Waukegan IL 60085	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Time of PRIORITY was sound alaims			
	Debtor 2 only	Type of PRIORITY unsecured claim: Student loans			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
		that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify PayDay Loan			
	Yes	-			
4.43	Springleaf Financial S	Last 4 digits of account number 5865	\$ <u>3,546.00</u>		
	Creditor's Name 1828 Grand Ave	When was the debt incurred? 2015-2015			
	Number Street				
	Number Succes				
		As of the date you file, the claim is: Check all that apply.			
	Waukegan IL 60085	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	☐ Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No	Other. Specify Personal Loan			
	Yes	Circl. Specify			

Page 34 of 74 Case Number (if known) **Decument** Jet'Aime Grace Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.44	State Farm Mutual	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name One State Farm Plaza	When was the debt incurred?	
	Number Street	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bloomington IL 61710	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Auto Accident	
	Yes	Other: Specify	
4.45	Village of Round Lake	Last 4 digits of account number	<u>\$_60.00</u>
	Creditor's Name		
	1792 Nicole Lane	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Desired Letter II C0072	Contingent	
	Round Lake IL 60073 City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify Fines	
4.46	Vista Medical Center East	Last 4 digits of account number 2085	\$ 214.07
4.40	Creditor's Name		· · · · · · · · · · · · · · · · · · ·
	2645 W Washington St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Waukegan IL 60085	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Services	
	Yes		

Debtor 1 Jet'Aime Grace Page 35 of 74 Case Number (if known)

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.47	Waukegan Clinic Corp.	Last 4 digits of account number 2069_		\$ 52.84	
	Creditor's Name				
	Attn: #8927R P.O. Box 14000	When was the debt incurred? 5/7/20	<u>15</u>		
	Number Street				
		As of the date you file, the claim is: Check all i	hat apply.		
		Contingent	,		
	Belfast ME 04915	Unliquidated			
	City State Zip Code	Disputed			
'	/ho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
<u> </u>	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement	ent or divorce		
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and ot	ner similar debts		
	s the claim subject to offest? No	M. P. D. D.			
	₹	Other. Specify Medical Debt			
4.48		Last 4 digits of account number 5173_		\$ 72.63	
4.40	Creditor's Name	Last 4 digits of account number		Ψ	
	836 W Wellington Ave	When was the debt incurred?			
	Number Street				
		As of the date you file the claim is. Check all t	ibat anni.		
		As of the date you file, the claim is: Check all t	пасарріу.		
	Chicago IL 60657	Contingent			
	City State Zip Code	Unliquidated			
<u> </u>	/ho owes the debt? Check one.	Disputed			
<u> </u>	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreeme	ent or divorce		
[Check if this claim relates to a	that you did not report as priority claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	s the claim subject to offest?				
	No	Other. Specify Medical/Dental Services			
\vdash	Yes			÷ 700 00	
4.49	Woodland School Dist. #50	Last 4 digits of account number		\$ <u>700.00</u>	
	Creditor's Name 1105 N. Hunt Club Rd.	When was the debt incurred?			
	Number Street				
	Number Street				
		As of the date you file, the claim is: Check all t	hat apply.		
	Gurnee IL 60031	Contingent			
	City State Zip Code	Unliquidated			
V	/ho owes the debt? Check one.	Disputed			
[Debtor 1 only				
[Debtor 2 only	Type of PRIORITY unsecured claim:			
[Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreeme	ent or divorce		
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and ot	her similar debts		
ls	the claim subject to offest?				
	No	Other. Specify			
	Yes				

Case 15-43461

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Jet'Aime Debtor 1

Grace

Decument

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	Part 3:	List	Other
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rs to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
Lake County Clerk		On which entry in Part 1 or Part 2 list the original creditor?			
Name 18 N. County St. Rm 101		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Waukegan IL 6	60085	Last 4 digits of account number			
Blitt and Gaines, PC	ue	On which entry in Part 1 or Part 2 lis	st the original creditor?		
Name 661 Glenn Ave.		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Wheeling IL 6	60090 ode	Last 4 digits of account number			
Harris & Harris Ltd.		On which entry in Part 1 or Part 2 lis	st the original creditor?		
Name 111 W Jackson Blvd Ste 400		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 6	60604	Last 4 digits of account number			
Medical Recovery Specialists		On which entry in Part 1 or Part 2 list the original creditor?			
Name 2250 E. Devon Ave., Ste. 352		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
	60018	Last 4 digits of account number			
City State Zip Co	ue	On which entry in Part 1 or Part 2 lis	st the original creditor?		
Name 2250 E. Devon Ave., Ste. 352		Line4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
	60018	Last 4 digits of account number	9963		
City State Zip Co	ide	On which entry in Part 1 or Part 2 lis	st the original creditor?		
Name 2250 E. Devon Ave., Ste. 352		Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Des Plaines IL 6	60018	Last 4 digits of account number	<u>9128</u>		
City State Zip Co	de				

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1	Jet'Aime	Grace	ମ୍ୟତିଥିନା	ment Page 37 of 7	4 Number (if known)
	First Name	Middle Name	Last Name		
Medic	cal Recovery Specialists			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 2250	E. Devon Ave., Ste. 352			Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe				. (* * * * * * * * * * * * * * * * * * *	Part 2: Creditors with Nonpriority Unsecured Claims
					_ , ,
Dea 5	Diainaa				4545
City	Plaines	State	IL 60018 Zip Code	Last 4 digits of account number _	1515
	cal Recovery Specialists	Otale	Zip Gode		
	Car recovery opecialists			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 2250	E. Devon Ave., Ste. 352			Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
Des F	Plaines		IL 60018	Last 4 digits of account number _	8875
City		State	Zip Code		
Medio	cal Recovery Specialists			On which entry in Part 1 or Part 2 I	liet the original creditor?
Name				-	<u> </u>
2250	E. Devon Ave., Ste. 352			Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
Des F	Plaines		IL 60018	Last 4 digits of account number _	<u>5528</u>
City		State	Zip Code		
Medic	cal Recovery Specialists			On which entry in Part 1 or Part 2 I	list the original creditor?
Name	E David Ave. 04- 050			-	Part 1: Creditors with Priority Unsecured Claims
	E. Devon Ave., Ste. 352			Line 9 of (Check one):	
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Plaines		IL 60018	Last 4 digits of account number _	<u>1603</u>
City		State	Zip Code		
Medio	cal Recovery Specialists			On which entry in Part 1 or Part 2 I	list the original creditor?
Name 2250	E. Devon Ave., Ste. 352			Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe					Part 2: Creditors with Nonpriority Unsecured Claims
					0074
Des F	Plaines	Chaha	IL 60018 Zip Code	Last 4 digits of account number _	<u>9874</u>
	nal Danayan, On a sigliate	State	∠iþ Oude		
	cal Recovery Specialists			On which entry in Part 1 or Part 2 I	list the original creditor?
Name 2250	E. Devon Ave., Ste. 352			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	r Street				Part 2: Creditors with Nonpriority Unsecured Claims
Des F	Plaines		IL 60018	Last 4 digits of account number _	2244
City		State	Zip Code		==: :
Medio	cal Recovery Specialists			On which ontry in Part 4 or Part 2	liet the original creditor?
Name				On which entry in Part 1 or Part 2 I	
2250	E. Devon Ave., Ste. 352			Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street				Part 2: Creditors with Nonpriority Unsecured Claims
Des F	Plaines		IL 60018	Last 4 digits of account number _	<u>8618</u>
City		State	Zip Code		

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Jet'Aime Grace Debtor 1 Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E. Devon Ave., Ste. 352 Line 13 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Des Plaines II 60018 Last 4 digits of account number _____ 5573_____ State Zip Code City Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E. Devon Ave., Ste. 352 Part 1: Creditors with Priority Unsecured Claims Line 14 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Street Number Des Plaines IL 60018 Last 4 digits of account number _____6155 State Zip Code City Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E. Devon Ave., Ste. 352 Line __15_ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Des Plaines IL 60018 Last 4 digits of account number 5528 State Zip Code City Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Line 16 _ of (Check one): Part 1: Creditors with Priority Unsecured Claims 2250 E. Devon Ave., Ste. 352 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Des Plaines IL 60018 Last 4 digits of account number ____ 1603 State Zip Code Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims Line 17 of (Check one): 2250 E. Devon Ave., Ste. 352 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Des Plaines IL 60018 Last 4 digits of account number _____9874 City State Zip Code Medical Recovery Specialists On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E. Devon Ave., Ste. 352 Line 18 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Des Plaines IL 60018 Last 4 digits of account number _____ 8875_____ State Zip Code Northwestern Med. Faculty Fnd. On which entry in Part 1 or Part 2 list the original creditor? Name 680 N. Lake Shore Dr. # 1000 Line ___19__ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60611 Chicago Last 4 digits of account number _____ 5424____ City State Zip Code

Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main Case 15-43461 Page 39 of 74 Case Number (if known) **Decument** Jet'Aime Grace Debtor 1 Last Name Northwestern Mem. Phys. Group On which entry in Part 1 or Part 2 list the original creditor? Line 19 of (Check one): Part 1: Creditors with Priority Unsecured Claims 75 Remittance Dr., #1293 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number ______5424 Chicago IL 60675 State Zip Code Credit Control, LLC On which entry in Part 1 or Part 2 list the original creditor? Name 5757 Phantom Dr Line 20 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number _____ 2085_____

MO 63042

State Zip Code

Hazelwood

City

Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main Case 15-43461 Page 40 of 74
Case Number (if known)

Jet'Aime Debtor 1

Grace

Document

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	ioi statisticai i	sporting purposes only. 26 0.5.C. g
			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims om Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims.	6i.	\$

6j. Total. Add lines 6a through 6d.

29,438.97

		C250 15	42461 Doc 1	Filad 12/20/15	Entered 12/29/15 15:06:08 De	sc Main
Fill	in this in	formation to identif			1 of 74	oo mani
Del	btor 1	Jet'Aime	Grace	Reese	_	
		First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	-	
Uni	ited States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of	ILLINOIS		
Ca	se Number	·		(State)		Check if this is an
	known)					amended filing
Offic	cial F	<u>orm 106G</u>				
			ry Contracts and			12/1
nform	ation. If r	nore space is need	ossible. If two married peop ed, copy the additional page and case number (if known	e, fill it out, number the	th are equally responsible for supplying correct entries, and attach it to this page. On the top of any	
		•	ontracts or unexpired leases	•		
	No. Ch	neck this box and sul	bmit this form to the court wit	th your other schedules. `	ou have nothing else to report on this form.	
	Yes. Fil	II in all of the informa	ation below even if the contra	icts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
	-		· · ·		 Then state what each contract or lease is for (for truction booklet for more examples of executory contracts 	s and
un	expired le	eases.				
P	Person or	company with who	om you have the contract or	lease	State what the contract or lease is for	,
2.1	Altisour	ce Rental Homes				
	Name	pernathy Rd. NE, St	e 200			
	Number	Street	C. 200		_	
	Atlanta City		GA 30 State Zi	0328	_	
2.2	Oity		State ZI	p Code		
	Name				_	
	Number	Street			_	
					_	
	City		State Zij	p Code		
2.3					_	
	Name					
	Number	Street			_	
	City		State Zi	p Code	_	
2.4					_	
	Name				_	
	Number	Street				
	City		State Zi	p Code	_	
2.5	-					
∪	Name				_	
					_	
	Number	Street				

State Zip Code

City

Official Form 106G

Case 15-43461 Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main

Fill in this inf	formation to identi	fy your case:	
Debtor 1	Jet'Aime	Grace	Reese
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of <u>IL</u>	LLINOIS (State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	es, write your name and case	number (if Known). Answ	er every question.	
1. D	o you have a	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)
	No. Yes				
		8 years, have you lived in a c rnia, Idaho, Lousiiana, Nevada		• ,	nunity property states and territories include n, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?	
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.
	Name of	your spouse, former spouse or legal equ	uivalent	 ,	
	Number	Street			
	City		State	Zip Code	
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 699005 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:							
Debtor 1	Jet'Aime	Grace	Reese				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT OF</u>	FILLINOIS				
Case Number (If known)			_				

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Mental Health Tec	hnician	
	Occupation may Include student or homemaker, if it applies.	Employers name	Illinois Departmer	nt of Human Services	
		Employers address	822 S. College Springfield, IL 627	704	,
		How long employed there?	4 years		
Pa	It 2: Give Details About Month	ly Income		_	
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		ry and commissions (before all pa calculate what the monthly wage w	•	\$4,713.11	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,713.11	\$0.00

 Official Form 106I
 Record #
 699005
 Schedule I: Your Income
 Page 1 of 3

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Debtor 1

 Jet'Aime
 Grace
 Document Reese

 First Name
 Middle Name
 Last Name

Case Number (if known) _____

				For Debtor 1		Debtor 2 or n-filing spouse		
	Copy	y line 4 here	4.	\$4,713.11		\$0.00		
5. L	ist all	payroll deductions:	_	_				
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$899.77		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$188.52		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$452.29		\$0.00		
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$67.69		\$0.00		
	5h. C	Other deductions. Specify: Life Insurance(D1), Aflac(D1),	5h.	\$109.05		\$0.00		
6. A c	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,717.32		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,995.78		\$0.00		
8. Li	st all	other income regularly received:	-	·				
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 128.99		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: 2nd Job,	8h.	\$835.01		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$964.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$3,959.78	$\cdot \sqcap$	\$0.00 =	\$	3,959.78
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_		•			
11.	State	e all other regular contributions to the expenses that you list in Schedule	e J .					
	Inclu	de contributions from an unmarried partner, members of your household, yo	our depender	nts, your roommates, an	d			
		friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are n		o pay expenses listed in	Sched			**
	Spec	jify:				•	11	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the con	nbined monthly income.			—	
	Write	e that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabiliti	es and Related Data, if i	t applies	S	12. \$	3,959.78
13.	_	ou expect an increase or decrease within the year after you file this form	1?					
	x I							
	Π,	Yes. Explain:						

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Document Grace Jet'Aime Case Number (if known) _ Debtor 1

First Name	Middle Name	Last Name	
Part 3: Additional Employme	nt Information		
	Debtor 1		
Occupation	Caregiver		
Employers name	First Light Ho	necare	
Employers address	5443 W. Bull \	alley Rd.	
	Mc Henry, IL 6	0050	
How long employed	there? 2 months		
in it is in the second of the	<u> </u>		

Official Form 106I Record # 699005 Schedule I: Your Income Page 3 of 3

Och chale le Vern Francisco	
Debtor 2 (Spouse, if filing) First Name	
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS	
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS	
A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	
Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	0/4.4
more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	2/14
1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	
X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No.	
Yes. Does Debtor 2 live in a separate household?	
No.	
2. Do you have dependents? No Dependent's relationship to Dependent's Does dependent live Debtor 1 or Debtor 2 age with you?	
Do not list Debtor 1 and Debtor 2 age with you? Yes. Fill out this information for each dependent	_
Do not state the dependents'	
names. Son 7	
Yes X No	
X No	
X No	
Yes	
3. Do your expenses include X No	
expenses of people other than yourself and your dependents? Yes	
Part 2: Estimate Your Ongoing Monthly Expenses	
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report	
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.	
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses	
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$1,235.0	00
If not included in line 4:	
4a. Real estate taxes 4a. \$0.0	.00
4b. Property, homeowner's, or renter's insurance 4b. \$0.0	.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$50.0	.00
4d. Homeowner's association or condominium dues 4d. \$0.0	00

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Jet'Aime Debtor 1 First Name

Grace

Middle Name

Document

Last Name

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Case Number (if known) _

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$181.0
	6b. Water, sewer, garbage collection	6b.		\$152.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$185.0
	6d. Other. Specify:	6d.	\$	0.0
7.	Food and housekeeping supplies	7.		\$600.0
8.	Childcare and children's education costs	8.		\$30.0
9.	Clothing, laundry, and dry cleaning	9.		\$280.0
10.	Personal care products and services	10.		\$100.0
11.	Medical and dental expenses	11.		\$110.0
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$285.0
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$80.0
14.	Charitable contributions and religious donations	14.		\$0.0
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$0.0
	15d. Other insurance. Specify:	15d.		\$0.0
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$450.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

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Debtor	1 <u>Jet / </u>	Aime Grace	Reese	Case Number (if known)		
	First N	lame Middle Name	Last Name			
21.	Other.	Specify:		_	21.	\$0.00
22	Your me	onthly expense: Add lines 4 through 21.	22.	\$3,738.00		
	The resi	ult is your monthly expenses.				
23.	Calcula	te your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$3,959.78
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$3,738.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$221.78
		The result is your monthly net income.			<u> </u>	
24.	Do you	expect an increase or decrease in your e	xpenses within the year after you	i file this form?		
	For exa	mple, do you expect to finish paying for you	ır car loan within the year or do yo	u expect your		
	mortgag	e payment to increase or decrease becaus	se of a modification to the terms of	your mortgage?		
	X No					
	Ye	s. Explain Here:				

Official Form 106J Record # 699005 Schedule J: Your Expenses

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Jet'Aime	Grace	Reese				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)	Case Number						

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea	ad the summary and schedules filed with this declaration and that they are true and
✗ _/s/ Jet'Aime Grace Reese	x
Signature of Debtor 1	Signature of Debtor 2
Date 12/23/2015 MM / DD / YYYY	DateMM / DD / YYYY

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			Countrient	400 01
Fill in this in	nformation to identif	fy your case:		
Debtor 1	Jet'Aime	Grace	Reese	
	First Name	Middle Name	Last Name	_
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbei Par	(if known). Answer every question. Give Details About Your Marital Status and W	/here You Lived Before					
01. W	hat is your current marital status? Married Not married						
	ring the last 3 years, have you lived anywhere of No. Yes. List all of the places you lived in the last 3 ye	-					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
	18400 W. Belivdere Rd., #109 Wildwood, IL 60030	6/2012-6/2014	Same as Debtor 1	Same as Debtor 1			
	2318 N Lenox Ct Round Lake Beach IL 60073-4900	FROM 08/2015 To 10/2015	Same as Debtor 1	Same as Debtor 1			
pr ar	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).						

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Jet'Aime Debtor 1 Grace Reese Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$51,732 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, 61,342 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business Wages, commissions, \$60,000 (approx) Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2013) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Jet'Aime Grace Reese Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. □ No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe Monthly Debtor pays her brother for the \$450/month use of his vehicle Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of Reason for this payment **Total amount** Amount you still Include creditor's name payment paid owe Identify Legal actions, Repossessions, and Foreclosures

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Debto	r 1	Jet'Aime	Grace	Reese	Case Number (if known)	
		First Name	Middle Name	Last Name		
	List		ding personal injury cases		rt action, or administrative proceeding? es, collection suits, paternity actions, support or cust	ody
	□ 1	No.				
)	Yes. Fill in the details.				
				Nature of the case	Court or agency	Status of the case
		Lake County Acute C	Care Lp VS JeTaime	Contract	Lake County Circuit Court	Pending On appeal
		CASE NUMBER#13	SC3459			Concluded
						_
10	.	to A b . fo	No. of Company of Company			.10
			ll in the details below.	ny of your property repossess	ed, foreclosed, garnished, attached, seized, or levie	a?
	1	No. Go to line 11				
		Yes. Fill in the informa	ation below.			
11			u filed for bankruptcy, di nent because you owed a		ank or financial institution, set off any amounts fr	om your accounts
		No. Go to line 11				
	_	Yes. Fill in the informa	ation below.			
12				any of your property in the p	possession of an assignee for the benefit of credi	tors, a
	cour	t-appointed receiver,	a custodian, or another	official?		
	N					
	ΠY	es.				
Pa	art 5:	List Certain Gifts	and Contributions			
13	With	nin 2 years before you	u filed for bankruptcy, di	d you give any gifts with a to	tal value of more than \$600 per person?	
	I	No				
	=	Yes. Fill in the details	for each gift.			
14	_		_	d you give any gifts or contri	butions with a total value of more than \$600 to an	y charity?
	_	No.				
	=	Yes. Fill in the details	for each gift			
	ш.	ree. r iii iir are detaile	ior odori gitt.			
Pa	art 6:	List Certain Losse	es			
		in 1 year before you bling?	filed for bankruptcy or s	ince you filed for bankruptcy	, did you lose anything because of theft, fire, othe	er disaster, or
	- I	No.				
	_	Yes. Fill in the details	for each gift.			
	_		g			
Pa	art 7:	List Certain Paym	nents or Transfers			
	abou	ut seeking bankruptc	y or preparing a bankrup	otcy petition?	n your behalf pay or transfer any property to anyon encies for services required in your bankruptcy.	ne you consulted
		No.				
	=	Yes. Fill in the details				

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Case Number (if known)

Reese

First Name Middle Name Last Name Description and value of any property transferred **Party Contact Info** Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2015 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Jet'Aime

Debtor 1

Grace

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ebtor 1	1	Jet'Aime	Grace	Reese	Case Number (if known)		
		First Name	Middle Name	Last Name			
22 H	lave	e vou stored property in a s	storage unit o	or place other than your home within 1 ye	ar before you filed for bankruptcy?		
			g	· · · · · · · · · · · · · · · · · · ·			
_		No.					
L	_ Y	Yes. Fill in the details.					
				Who else has or had access to it?	Describe the contents	Do you still have it?	
						navo k.	
Part	t 9:	Identify Property You Ho	old or Control	for Someone Else			
23 D	о у	ou hold or control any pro	perty that so	meone else owns? Include any property y	you borrowed from, are storing for, or ho	ld in trust	
fc	or s	someone.					
Г	٦N	No.					
1	_ 	Yes. Fill in the details.					
				Where is the property?	Describe the property	Value	
	R	Brother		1624 Turnbull Dr.	2008 Buick Lucerne with over	\$7,912	
	_	routor		TOZ I Tarriban Dr.	30,000 miles.	Ψ.,σ.=	
	-						
	-						
	-						
		Give Details About Envir	ronmental Info	ormation			
Part	U	Oive Details About Liivii	Tommentai mit	ormation .			
For th	ne p	ourpose of Part 10, the follo	owing definiti	ons apply:			
■ Fr	wir	ronmental law means any f	odoral stato	or local statute or regulation concerning	nollution contamination releases of		
		•		naterial into the air, land, soil, surface wat	•		
ine	clu	ding statutes or regulations	s controlling	the cleanup of these substances, wastes	, or material.		
- C:	4	manna anu lagatian facilitu			whathar various and a second as well-		
		used to own, operate, or ut		as defined under any environmental law, ling disposal sites.	whether you now own, operate, or utilize	;	
		, , , , , , , , , , , , , , , , , , , ,	,	3 - 1			
		-	_	ronmental law defines as a hazardous wa	ste, hazardous substance, toxic		
su	ıbst	tance, hazardous material,	pollutant, co	ntaminant, or similar term.			
Repor	rt al	Il notices, releases, and pro	oceedings th	at you know about, regardless of when th	ney occurred.		
			_				
24 H	as	any governmental unit not	ified you that	t you may be liable or potentially liable ur	ider or in violation of an environmental la	w?	
	١	No.					
] Y	Yes. Fill in the details.					
				Governmental unit	Environmental law, if you know it	Date of notice	
25 H	lave	e you notified any governm	nental unit of	any release of hazardous material?			
	١	No.					
] Y	Yes. Fill in the details.					
				Governmental unit	Environmental law, if you know it	Date of notice	
00 -							
26 H	lave	e you been a party in any ju	udicial or adn	ninistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.	
	١	No.					
] Y	Yes. Fill in the details.					
				Court or agency	Nature of the case	Status of the case	
Part	11:	Give Details About Your	Business or C	Connections to Any Business			
27 M	Vith	in 4 years before you filed	for bankrunt	cy, did you own a business or have any c	of the following connections to any busin	ess?	
•		•	•	a trade, profession, or other activity, eith	-		
	ļ	=		any (LLC) or limited liability partnership (LLP)		
	Į	A partner in a partnersh	•				
		An officer, director, or m	nanaging exe	cutive of a corporation			
		An owner of at least 5%	of the voting	or equity securities of a corporation			

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			Document	1 age 30 01 74	
ebtor 1	Jet'Aime	Grace	Reese	Case Number (if known)	
	First Name	Middle Name	Last Name		
	No. None of the abo	ove applies. Go to Part 12.			
\neg		apply above and fill in the de	tails below for each busine	66	
ш	165. Check all that a	apply above and ill in the de	ialis below for each busine	55.	
28 Wi f	hin 2 vears before v	ou filed for bankruptcy, did	vou give a financial state	ement to anyone about your business? Include all financial	
	titutions, creditors,		, g	······································	
_		•			
	No.				
	Yes. Fill in the detai	ls.			
_		Date is	sued		
			0404		
Part 12	Sign Below				
I hav	e read the answers	on this Statement of Finance	ial Affairs and any attach	ments, and I declare under penalty of perjury that the	
ansv	vers are true and co	rrect. I understand that mak	ting a false statement, co	ncealing property, or obtaining money or property by fraud	
			_	prisonment for up to 20 years, or both.	
	.S.C. §§ 152, 1341, 1	• •		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	.0.0. 33 .02, .0, .	0.0, 0.10 00			
×	/s/ Jet'Aime Grad	ce Reese	×		
	Signature of Debtor	1	Signa	ture of Debtor 2	
	Date 12/23/2015		Date	MM / DD / YYYY	
	MM / DD /	YYYY		MM / DD / YYYY	
Did y	ou attach additiona/	I pages to Your Statement	of Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?	
_					
	No				
	Yes				
ш	103				
	ou pay or agree to	pay someone who is not an	attorney to help you fill o	out bankruptcy forms?	
Did y					
_					
_	No				
	No Yes. Name of perso	n		. Attach the Bankruptcy Petition Preparer's Notice,	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
Jet'Aime G	race Reese / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF CO	MPENSATION OF A	TTORNEY FOR DEE	BTOR	
compensation	ant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(on paid to me within one year before the filing of to be rendered on behalf of the debtor(s) in conten	the petition in bankrup	tcy, or agreed to be paid	d to me, for service	es
For le	gal services, I have agreed to accept	\$4,000.00			
Prior t	to the filing of this statement I have received	<u>\$0.00</u>			
Balan	ce Due	\$4,000.00			
2. The so	ource of the compensation paid to me was:				
]	Debtor(s) Other: (specify				
3. The so	ource of compensation to be paid to me is:				
	Debtor(s) Other: (specify				
4. I I of my law f	have not agreed to share the above-disclosed compirm.	pensation with any oth	er person unless they ar	e members and as	sociates
I	have agreed to share the above-disclosed compens	sation with a other pers	son or persons who are i	not members or as	sociates
	rn for the above-disclosed fee, I have agreed to rencluding:	nder legal service for a	ll aspects of the bankruj	ptcy	
a. A bankruptcy;	nalysis of the debtor's financial situation, and ren	dering advice to the de	btor in determining who	ether to file a petit	ion in
b. Pi	reparation and filing of any petition, schedules, sta	atements of affairs and	plan which may be requ	uired;	
c. R	epresentation of the debtor at the meeting of credi	tors and confirmation l	nearing, and any adjour	ned hearings there	of;
6. By agr	reement with the debtor(s), the above-disclosed fee	e does not include the f	ollowing service:		
	I certify that the foregoing is a complete payment to	CERTIFICATION statement of any agree	ement or arrangement for	or	
	me for representation of the debtor(s) in this		gs.		
	Date: 12/23/2015	/s/ Kristin K Beilke			
	Date	Signature of Attorney			
		Geraci Law L.L.C.			

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Name of law firm

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Date: 12/18/2015

Consultation Attorney: MAA

Record #: 699-005

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: (This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$
on the information I have provided, including income, expenses, assets and decide. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support
My plan payment DOES include the following, unless stated otherwise. Thortgage arrears, association arrears, refricted, to the plan payment does does not due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so Thave been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent your modern and it is not to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.
X / / / / / / / / / / / / / / / / / / /

UNITED STATES BANKRUPT & YOURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



C.

Case 15-43461 Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Any portion of the retainer that is not earned of the expenses will be refunded to (d) the client; and The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general. 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing. CONDUCT AND DISCHARGE E. 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing. 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case. 3. Discharge of the attorney. The debtor may discharge the attorney at any time. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES F. 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00 $\frac{1}{2}$. In addition, the debtor will pay the filing fee required in the case of \$\frac{\$310.00}{} 3. Before signing this agreement, the attorney has received,\$ toward the flat fee, leaving a balance due of \$ 4,000; and \$ 310 leaving a balance due for the filing fee of \$

Case 15-43461 Doc 1 Filed 12/29/15 Entered 12/29/15 15:06:08 Desc Main 4. In extraordinary circumstances, such Gall Control of the described for the extraordinary circumstances, such Gall Control of the services or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/18/15

Signed:

Jot Aine Cece

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jet'Aime Grace Reese / Debtor

Bankruptcy Docket :	4.

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/23/2015 /s/ Jet'Aime Grace Reese

Jet'Aime Grace Reese

X Date & Sign

Record # 699005 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 699005 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Jet'Aime Grace Reese / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/23/2015	/s/ Jet'Aime Grace Reese	
	Jet'Aime Grace Reese	_
Dated: 12/23/2015	/s/ Kristin K Beilke	
	Attorney: Kristin K Beilke	_

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Debtor	r1 <u>JeTaime</u>	Grace	Reese	Case Number (if	known)			
	First Namo	Middle Name	Last Name	·				
Part	6 Answer These Question	ns for Reporting Purposes						
		4Ca. Ann sann daha		ht-0 0				
16.	What kind of debts do			bts? Consumer debts are def ersonal, family, or household p				
	you have?	as mounted by a	at individual printarily for a p	ersonal, lamily, or nousehold p	ourpose.			
		No. Go to lin	ie 16b.					
		Yes. Go to li	ne 17.					
		406 - 1			iness debts are debts that you incurred to obtain			
		money for a busi	primarily business deb	ots ? Business debts are debts gh the operation of the busines	that you incurred to obtain			
		money for a basi	ness of investment of thoug	in the operation of the busines	as of investment.			
		∐No. Go to lin	-					
	and the	∐Yes. Go to li	ne 17.					
		16c. State the type of	debts you owe that are not	consumer debts or business de	ehts			
		roor cane are type or	abbia you owe alacule not	sonsanies debis of business at	esta.			
47	Are you filing under					MANAGE		
	Chapter 7?	No. I am not fili	ng under Chapter 7. Go to li	ine 18.				
	onapter / .	□Vos. Lam filing :	Dv I Fire with Obert 7 B					
į	Do you estimate that after	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	any exempt property is	_	The same of the sa					
4	excluded and	∏No.						
;	administrative expenses	☐Yes.						
	are paid that funds will be							
	available for distribution							
1	to unsecured creditors?							
18. l	How many creditors do	1-49	1,000	J-5,000	25 ,001-50,000			
3	you estimate that you	50-99	□ 5,001	i-10,000	5 0,001-100,000			
(owe?	100-199	□ 10,00	01-25,000	☐ More than 100,000			
		200-999						
	Uarraman da varr	\$0-\$50,000	T] 64 00	30.001 \$40 million	[]#500 000 004 #4 Hilliam	***************************************		
	How much do you estimate your assets to			00,001-\$10 million	\$500,000,001-\$1 billion			
	be worth?	\$50,001-\$100,00 \$100,001-\$500,0		000,001-\$50 million 000,001-\$100 million	□\$1,000,000,001-\$10 billion			
•			_		\$10,000,000,001-\$50 billion			
*****		\$500,001-\$1 milli		,000,001-\$500 million	☐More than \$50 billion	SPERMENT		
	How much do you	\$0-\$50,000	·	00,001-\$10 million	☐\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,00	0 🔲 \$10,0	000,001-\$50 million	\$1,000,000,001-\$10 billion			
1	to be?	\$100,001-\$500,0	00 □ \$50,0	000,001-\$100 million	☐ \$10,000,000,001-\$50 billion			
		🗖 \$500,001-\$1 milli	on □\$100,	,000,001-\$500 million	☐ More than \$50 billion			
Part	7: Sign Below							
	o.g zo.o							
		I have examined this pe	etition, and I declare under p	enalty of perjury that the inforr	mation provided is true and			
For y	ou ·	correct.		•				
		If I have chosen to file a	inder Chanter 7 I am awars	that I may proceed if eligible	under Chanter 7 11 12 or 13			
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed						
		under Chapter 7.						
		If no attarnou represent	to wee and I did not now as a	to way as we want who is	at an attangent to belone 2011 and			
		• •	, , ,	required by 11 U.S.C. § 342(b	ot an attorney to help me fill out			
		,						
		I request relief in accord	dance with the chapter of title	e 11, United States Code, spe-	cified in this petition.			
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection						
		with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.						
			18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		-						
		\bigcap \bigcap	n					
		* Vetti	nelles	e x				
		Signature of Debt	or 1		re of Debtor 2			
		·	_					
		Executed on :	Z 123 12015	Execute	ed on			
			MM / DD / YYYY	LACCUR	MM / DD / YYYY			

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Fill in this in	formation to identi	fy your case:		
Debtor 1	JeTaime	Grace	Reese	_
	First Name	Middle Name	Last Name	
Debtor 2		*		_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS_ (State)	
Case Number (If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
■ No						
☐ Yes.	Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under per correct.	alty of perjury, I declare that I have read the summary an	filed with this declaration and that they are true and				
X Designation	Hime Cose x	Debtor 2				
Date _	: <u>/2123/</u> 2015 IM / DD / YYYY	DD / YYYY				

Ham Banasaffel

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Debtor 1	JeTaime	Grace	Reese	Case Number (if known)		
	First Name	Middle Name	Last Name			
	hin 2 years before y titutions, creditors,		you give a financial statement t	o anyone about your business? Include all financial		
	No.					
	Yes. Fill in the detai	***************************************	- Monagen of the sandilation of the Contract o			
1		Date iss	ued			
Part 12	Sign Below					
answ in co	ers are true and co	rrect. I understand that maki ikruptcy case can result in fir	ng a false statement, concealin nes up to \$250,000, or imprison	and I declare under penalty of perjury that the g property, or obtaining money or property by fraud ment for up to 20 years, or both.		
X	Signature of Debtor	1	Signature of I	lebtor 2		
i .	Date 12 / 23 / MM / DD /	<u>/2015</u> YYYY	Date	DD / YYYY		
Did y	ou attach additiona	l pages to Your Statement of	Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?		
■ N	lo					
: 🗆 Y	'es					
Did y	u pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
N	0					
Π̈́Υ	es. Name of persor	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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DISCLAIMER OBEDEOT'S have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 12/23/2015

JeTaime Grace Reese

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

JeTaime Grace Reese / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

JeTaime Grace Reese

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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	Programme and the second of th			
16. C a	iculate the median family income that applies to you. Follow th	ese steps:	ing the second production of the second produc	ak garantak etak eta kan salah Kanadah dan
16	a. Fill in the state in which you live.	IL		
16	o. Fill in the number of people in your household.	3		
16	c. Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online uninstructions for this form. This list may also be available at the b	sing the link specified in the separate	13.	\$72,343.00
17. Ho	w do the lines compare?			
178	. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Di	e 1 of this form, check box 1, Disposable income is not sposable Income (Official Form 22C-2).	determined under 11 L	J.S.C
171	ine 15b is more than line 16c. On the top of page 1 of this is \$1325(b)(3). Go to Part 3 and fill out Calculation of Dispoyour current monthly income from line 14 above.	orm, check box 2. Disposable income is determined un sable Income (Official Form 122C-2). On line 39 of that	nder 11 U.S.C. t form, copy	
Part	Galculate Your Commitment Period Under 11 U.S.C. §1325	(b)(4)		
8. Co	by your total average monthly income from line 11		1. 18 mg -	\$4,322.90
t	duct the marital adjustment if it applies. If you are married, your not calculating the commitment period under 11 U.S.C. § 1325(b) come, copy the amount from line 13d.			ระหา (การการสุดสุดสุดสุดสุดสุดสุดสุดสุดสุดสุดสุดสุดส
	the marital adjustment does not apply, fill in 0 on line 19a.			\$0.00
\$	ubtract line 19a from line 18.			\$4,322.90
0. C a	culate your current monthly income for the year. Follow these	steps:		And the second of the second
2	Da. Copy line 19b		···	\$4,322.90
	Multiply by 12 (the number of months in a year).			x 12
2	b. The result is your current monthly income for the year for this	part of the form.		\$51,874.80
2	c. Copy the median family income for your state and size of hous	ehold from line 16c		\$72,343.00
1. Ho v	do the lines compare?			
	ne 20b is less than line 20c. Unless otherwise ordered by the cou years. Go to Part 4.	rt, on the top of page 1 of this form, check box 3, The o	commitment period is	
_	ne 20b is more than or equal to line 20c. Unless otherwise ordere teck box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	d by the court, on the top of page 1 of this form,		
		The control of the co		er mit order granden in der er er och
/////////////////////////////////			***************************************	***************************************
Part -	Sign Below		-	
دهر . د	By signing here, I declare under penalty of perjury that the info	rmation on this statement and in any attachments is true	e and correct.	eria Vita di Salahan (1908) Historia di Salahan (1908)
	Date: 12 / 23/2015			
	If you checked line 17a, do NOT fill out or file Form 122C-2.			
	If you checked 17b, fill out Form 122C-2 and file it with this form	n. On line 39 of that form, copy your current monthly inc	come from line 14 abov	9.

Form B 201A, Notice to Consumer Debtor(s)

In re JeTaime Grace Reese / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12 / 23 /2015

JeTaime Grace Reese

X Date & Sign

Dated: 12, 23, 12015

Attorney: Kustin Beilke